

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

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JPMORGAN CHASE BANK, N.A., : Case No. 2:10-CV-06141 (WJM)
: Plaintiff,
: v.
: REPUBLIC MORTGAGE INSURANCE :
COMPANY and REPUBLIC MORTGAGE :
INSURANCE COMPANY OF NORTH :
CAROLINA, :
Defendants. :
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**AFFIDAVIT OF
JOYCE MIZERAK**

I, Joyce Mizerak, the undersigned, make this affidavit based upon my own personal knowledge and a review of JPMorgan Chase Bank, N.A.'s ("Chase") business records relating to the mortgage loans listed on Exhibit A to the Second Amended Complaint in this action.

1. I am currently employed by Chase as a First Vice President.
2. Each of the certificates listed in Exhibit A to the Second Amended Complaint pertains to mortgage loans originated by Chase or Washington Mutual Bank ("Washington Mutual") or purchased by them from a third-party originator.

3. The originated loans were covered by insurance policies issued by Republic Mortgage Insurance Company (“RMIC”) to Chase or Washington Mutual, and the purchased loans were covered by similar policies issued to the third-party originators that originated the loans.

4. To the best of my knowledge and belief, none of the loans listed on Exhibit A to the Second Amended Complaint were purchased from Bear Stearns Residential Mortgage Corp. Accordingly, none of the loans listed on Exhibit A to the Second Amended Complaint were covered by any policy issued to Bear Stearns Residential Mortgage Corp.

Further deponent sayeth not.


Joyce Mizerak

Sworn to and subscribed before me
this 2nd day of July, 2012



Laura Supp
Notary Public

